



CIGNA SUPPLEMENTAL AGENT SALES INCENTIVE

**Sell Cigna Supplemental Whole Life products
and get your share of the bonus payout!**

Beginning April 1st, every Cigna supplemental Whole Life product you sell will give you the opportunity to earn extra money!

Your Whole Life product applications will earn you:

- › 1 app = \$50
- › 3 apps = \$150
- › 5 apps = \$250
- › 10 apps = \$500

Together, all the way.SM



INCENTIVE REQUIREMENTS

Supplemental Agent Sales Incentive: April 1, 2015 through April 30, 2015

- › Cigna Supplemental will provide automated reporting on a monthly basis.
- › All supplemental Whole Life policies issued must be signed during the contest period, April 1 through April 30, 2015, and received by May 7, 2015 to count toward the incentive program.
- › Qualifying Cigna Supplemental Whole Life products include: Individual and Companion Whole Life.
- › A minimum issued annualized premium (IAP) of \$300 per policy is needed to be eligible for payout.
- › When eligibility is being determined, business must be in force on the date of reward payout, approximately 30 days after the contest end date.
- › All payouts are subject to your state's regulations. Contest not available in Minnesota, Washington or West Virginia.
- › Contact your upline to determine eligibility.
- › Agent production numbers shown in other sources may include production with other products that do not count toward this promotion qualification.
- › Qualifying agents will receive a check in the amount of the determined value.
- › Agent's in-force policyholder block must maintain company average persistency and placement levels in order to qualify.
- › Cigna Supplemental Benefits and its affiliates hold no liability during the promotion.
- › Multiple awards are not available when applications exceed the qualification level. Only one award per person.
- › We reserve the right to revise the promotion rules at any time without notice and also reserve the right to terminate the promotion.
- › We will make all determinations regarding the promotion, including but not limited to whether an agent is qualified. Our decisions will be final and conclusive.
- › Replacements do not count toward qualifications.
- › Your promotion payout amount will count toward earnings and will be taxed accordingly.
- › Business written on self or immediate family members does not count toward qualification.
- › Agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of the Agent Agreement.

